

ABSTRACT OF THE DISCLOSURE

An optimal portfolio determining method enables high speed determination of objective financial product which optimize availability for institutional buyer or retail investor and purchasing amount on the basis of information relating to earning rate or the like of individual name and information relating to information factors influencing for earning rate, and a system for realizing the method. The method includes input step of inputting constraint parameters forming constraint condition for optimizing objective function consisted of an expected value of the earning rate of each individual financial product, individual floating factor as unique factor of each individual financial product influencing for earning, common floating factor as factor influencing for earning of overall financial products, and risk influencing for earning rate and earning of overall financial product, and solving step of determining financial product to purchase and purchasing amount for maximizing the objective function on the basis of input data.